

Old Age, Disability, Death

First and current law: 1977 (implemented in 1984).

Type of program: Social insurance system.

Exchange rate: U.S. 536 CFA francs.

Coverage

Salaried workers regulated by the Labor Code.

Source of Funds

Insured person: 2% of earnings.

Employer: 4% of payroll.

Government: None.

Workers' incomes are determined by the provisions of the Labor Code.

Qualifying Conditions

Old-age pension: Age 55 (50 if prematurely aged). 180 months of insurance or 60 months of contributions during last 10 years.

Retirement necessary.

Disability pension: Loss of 2/3 of earning capacity. 5 years of insurance, including 6 months of contribution in year preceding incapacity. (No qualifying period if nonoccupational accident; if due to work accident, benefits paid under Work Injury).

Survivor pension: Deceased met pension requirements, was pensioner, or had 180 months of insurance at death.

Old-Age Benefits

Old-age pension: 30% of average monthly earnings during last 3 or 5 years (whichever is higher), plus increment of 1.2% for every 12 months of insurance beyond 180.

Minimum pension, 60% of highest minimum wage; maximum, 80% of earnings.

Old-age settlement (if ineligible for pension): Lump sum equal to 1 month's wages per year of insurance, if aged 55 (50 if prematurely aged).

Permanent Disability Benefits

Disability pension: 30% of average monthly earnings during last 3 or 5 years (whichever is higher). (Credit given for years under age 55 at time of claim.) Increment of 1.2% for every 12 months of insurance beyond 180.

Minimum pension, 60% of highest regional minimum wage; maximum, 80% of earnings.

Constant-attendance supplement: 50% of pension.

Survivor Benefits

Survivor pension: 50% of pension of insured to widow 40 or over, caring for child, pregnant, or disabled, provided married at least 1 year prior to death of insured. Amount equally divided if more than 1 widow. Also payable to dependent disabled widower if marriage lasted at least 1 year.

Orphans: 25% of pension of insured for each orphan; 40% for each full orphan.

Survivor settlement: Lump sum payment if insured ineligible for pension.

Administrative Organization

Ministry of Labor and Public Affairs, general supervision.

National Social Insurance Fund, administration of program.

Sickness and Maternity

First law: 1952.

Current law: 1966.

Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women.

Source of Funds

Insured person: None.

Employer: See family allowances below.

Government: See family allowances below.

Qualifying Conditions

Maternity benefits: 6 months of employment immediately prior to cessation of work.

Sickness and Maternity Benefits

Sickness benefit: None under insurance.

(Labor code requires employers to provide paid sick leave.)

Maternity benefit: 50% of earnings. Payable for 6 weeks before and 8 weeks after confinement.

May be extended for another 3 weeks in case of duly verified illness caused by pregnancy or confinement.

Workers' Medical Benefits

Medical benefits: None under insurance.

(Labor code requires employers to provide certain medical services.)

Dependents' Medical Benefits

Medical benefits for dependents: See Family Allowances, below.

Administrative Organization

Ministry of Labor and Public Affairs, general supervision.

National Social Insurance Fund, administration of program.

Work Injury

First law: 1935.

Current law: 1966.

Type of program: Social insurance system.

Coverage

Employed persons.

Source of Funds

Insured person: None.

Employer: 2.5% of payroll.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period. Accident must be reported within 48 hours.

Temporary Disability Benefits

Temporary disability benefit: 2/3 of average daily wage received by worker during the 30 days preceding accident.
Payable from day after injury until recovery or for 2 years until certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings. Partial disability: Average earnings multiplied by 1/2 the degree of incapacity for disability up to 50%, and by a maximum of 1/2 of the degree of incapacity exceeding 50%.
Constant-attendance supplement: 40% of pension.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, and transportation.

Survivor Benefits

Survivor pension: 30% of earnings of insured.
Orphans: 15% of earnings for each orphan; 20% for each full orphan. Dependent parents and grandparents: 10% of earnings each.
Maximum survivor pensions: 85% of earnings of insured.
Funeral grant : Reimbursement for burial expenses up to 1/24 of covered earnings.

Administrative Organization

Ministry of Labor and Public Affairs, general supervision.
National Social Insurance Fund, administration of program.

Family Allowance Benefits

Family allowances: 600 CFA francs a month for each child.
Prenatal allowance: 5,400 CFA francs for each month of pregnancy (paid in 2 installments).
Birth grant: Lump sum of 6,000 CFA francs for each of first 3 births.
Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Labor and Public Affairs, general supervision.
National Social Insurance Fund, administration of program.

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Family Allowances

First law: 1956.
Current law: 1966.
Type of program: Employment-related system.

Coverage

Employees with 1 or more children.
Separate system for public employees.

Source of Funds

Insured person: None.
Employer: 6% of payroll.
Government: Subsidy from earmarked taxes.
Maximum earnings for contribution purposes: 130,000 CFA francs a month.
Above contributions also finance maternity benefits.

Qualifying Conditions

Family allowances: Child must be under age 15 (18 if apprentice, 21 if student or disabled).
Parent must have had 6 months of employment and be currently working 20 days a month (or be widow of beneficiary).